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New York's Savings Banks.

The yearly report of the Superintendent of Banking on the condition of the savings banks of New York State covers the fiscal year ending July 1, 1900. There are 129 savings banks pretty evenly distributed in thirty-two of the sixty-one counties, with 2,038,017 open accounts on July 1 of this year. That is, there is one account for every three persons in the State.

During the twelve months covered by the report, the number of open accounts increased from 1,830,640 in 1899 to 2,038,017 this year. The number of accounts closed was 308,267, but the number of new accounts opened was 415,370, an excess of new over closed accounts of 107,003.

The amount withdrawn during the year was \$231,555,495, while that deposited was \$264,827,208, and the total amount due depositors on the 1st of July reached the sum of \$222,081,596, an increase of more than \$63,000,000 over the total amount due on the preceding year, while the resources of the banks were increased by \$68,800,993.

The total resources of the State's savings banks are reported by Supt. Kitchin as \$1,037,860,100; of this great sum, \$115,811,332 represents the surplus of the banks over and above all liabilities. During the year covered by the report, the surplus increased by nearly five and a quarter millions of dollars. The interest paid was greater by nearly two million dollars than that paid in the year ending June 30, 1899, and reached the large sum of \$30,388,274.

Sixty-eight million dollars' increase in bank holdings for the year seems a vast sum. Yet it is not one-twentieth of the loss that would fall upon the New York depositors should the Democratic candidate for President be enabled, by election, to carry out the party currency plank for the debasement of the monetary standard, the free coinage of silver.

Does Secretary Hay Understand the Georgian Bay Canal Project?

If the Secretary of State will consult a map of the Dominion of Canada and study its contours in the spirit of a statesman and a strategist he will find something of immediate interest twenty-five hundred miles or more east of the Chilkat region.

The Province of Ontario enters the territory of the United States like a sharp wedge driven down between the Great Lakes two hundred and fifty miles south of the latitude of Montreal. The point of the wedge thus cuts off the frontier as far south as Providence, Rhode Island; somewhat farther south than Chicago.

To reach the Lakes by a navigable route entirely within Canadian territory, it is proposed to construct across the wedge a deep-water canal running nearly west from Montreal along the general line of the Ottawa River to Lake Nipissing, and thence by the French River into Georgian Bay and Lake Huron. This project is known as the Montreal, Ottawa and Georgian Bay Canal. The entire length from the St. Lawrence at the mouth of the Ottawa River just above Montreal to the outlet into Georgian Bay is 430 miles; and of this distance the Ottawa and French rivers and Lake Nipissing afford 351 miles of natural navigation, leaving less than eight miles, and by some surveys less than thirty miles of actual canalization apart from the deepening of existing streams.

It is not the engineering features of this enterprise, nor again its bearing upon questions of competitive commerce, that should chiefly interest Mr. Hay and other American citizens. The circumstance of main importance is that the Georgian Bay canal is promoted as a military measure and has been for two years under consideration both by the Dominion Parliament and by the Imperial Government of Great Britain as a means of access to the Great Lakes from the British in case of war between that country and the United States.

That is the plain English of it. The Welland Canal route involves a passage through the upper St. Lawrence, where the right bank is American for a hundred miles from Kingston to Cornwall. The Georgian Bay route, if fourteen feet deep, would afford an interior line of deep-water communication for British gunboats and smaller cruisers and torpedo destroyers and transports all the way from the Atlantic to the heart of the Great Lake region without once touching American territory until they reached the point to be attacked. If twenty feet deep, the same canal would admit to the lakes British cruisers corresponding in draught to our Cincinnati, or New Orleans, or Raleigh.

We invite the attention of the Secretary of State to the report of the special committee of the Senate of Canada which investigated two years ago the feasibility of the Georgian Bay canal and its advantages, commercial and military, to the Dominion. Among the experts called to testify was the Commander-in-Chief of the Canadian Militia, Major-General GASCORNE. We quote my statements in this respect, that a great deal depends upon the depth of the water that you propose to make.

"The Chairman.—The depth will be fourteen feet. Gen. GASCORNE.—I was going to ask for four feet. If you make it fourteen feet deep, I can only say that it will be of the utmost value, from a strategic point of view, to the country. I know the Interior authorities look at it in that light also."

"The Chairman.—Have you ever been over that route?"

Gen. GASCORNE.—No.

"The Chairman.—But you know the general line of the country?"

Gen. GASCORNE.—It is, of course, a thing we have looked at very closely, both at home and here, from a military point of view.

"The Chairman.—What depth of water would it require for the purpose of transporting your armaments through?"

Gen. GASCORNE.—Forty feet is what I should ask for. I could do with less, but I would be sorry to have less. Of course a torpedo boat does not require the same depth of water, but at the same time, to get

the full value of the work, from a strategic point of view, fourteen feet is the least I should ask for.

"The Chairman.—What is the length of your vessel?"

Gen. GASCORNE.—I cannot tell you the full length, but the boats would have to be of considerable length. I am speaking from memory, but I think they should be not less than 120 feet.

"The Chairman.—Three hundred feet is the length proposed, and they are to be forty-five feet wide."

Gen. GASCORNE.—That is excellent; nothing could be better. I feel perfectly sure you would never regret the construction of such a canal. It would be of vast importance.

"The Chairman.—You recollect that this Rideau Canal was built a great many years ago, with that object in view, by the Imperial authorities?"

Gen. GASCORNE.—Yes.

"The Chairman.—And it was necessary then, do you consider it equally necessary now?"

Gen. GASCORNE.—Much more necessary now, from many points of view, which it would not be prudent for me to state here publicly, if you will just take away the whole war from the subject of view. I cannot speak too highly of the value of this project. I think it would be wise for me not to go into details, because I do not know how far my statements might be repeated.

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Hon. Mr. POWER.—And exaggerated.

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"The Chairman.—Do you know the opinion of the military authorities in England?"

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Gen. GASCORNE.—They could be carried through by train. You would not think that it is very necessary to have this canal for the purpose of moving troops east or west?"

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"The Chairman.—But it would serve a purpose in that respect?"

Gen. GASCORNE.—Most unquestionably it would serve the purpose, but there are greater purposes than that which I have in mind."

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Gen. GASCORNE.—Certainly not, and it is just for that purpose that I consider it important."

The same special committee of the Canadian Senate sent out a series of thirteen questions to be answered by various eminent subjects of the Queen who were unable to attend the hearing. Question 12 was as follows:

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Sir WILLIAM VAN HORNE and several others discreetly avoided this question, either ignoring it or protesting that they were not military experts. But Mr. WALTER SEXTON, the distinguished engineer, met it squarely:

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Inasmuch as the *Evening Post* is supposed to have a constituency of intelligent readers it is not a little dangerous for it to go on stuffing them with rubbish like that? Really that newspaper would suffer less in the estimation of sane and sensible people if it came out squarely for BRYAN than it does now when it only dares to give him an underhand support of this sort. An editor is bound to come to grief when he proceeds on the theory that people have not discernment enough to see through a trick so transparent as that, and all the more when it is played for the purpose of bringing ruin to their interests.

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